

Certificate Number: 00437-PAM-DE-032772697

Bankruptcy Case Number: 13-06113



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 5, 2019, at 9:24 o'clock PM MDT, Tracy Montedoro completed a course on personal financial management given by internet by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 5, 2019 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor